IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/654,091 Confirmation No.: 5822

Applicant : LeKachman

Filed : September 4, 2003

Title : System and Method for Financial Instrument Pre-Qualification and

Offering : 3693

TC/Art Unit : 3693 Examiner: : Hai Tran

Docket No. : 47004.000216

Customer No. : 21967

MAIL STOP AF

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE PURSUANT TO 37 C.F.R. § 1.113

Sir:

In response to the Final Office Action mailed February 26, 2008 ("Office Action"), Applicant hereby submits this Response ("Response") and requests that the application be reconsidered in light of the remarks made herein.

The claims are listed beginning on page 2 of this Response.

Remarks begin on page 10 of this Response.

Replacement Drawings are attached as Appendix A of this Response.

Do NOT Enter AF Amendment.

/H.T./ 04/25/2008